

**PREMIER BANK HOLDING COMPANY**

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 2815468	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$357	\$297	-17.0%		
Loans	\$255	\$200	-21.4%		
Construction & development	\$38	\$24	-36.4%		
Closed-end 1-4 family residential	\$35	\$50	43.8%		
Home equity	\$20	\$18	-11.1%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-72.0%		
Commercial & Industrial	\$36	\$23	-35.5%		
Commercial real estate	\$114	\$76	-33.4%		
Unused commitments	\$23	\$19	-16.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$7	\$10	41.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$19	\$9	-55.1%		
Cash & balances due	\$55	\$54	-3.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$18	\$0	-100.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$20	\$0	-100.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$337	\$286	-15.3%		
Deposits	\$299	\$264	-11.5%		
Total other borrowings	\$36	\$21	-43.2%		
FHLB advances	\$22	\$15	-31.8%		
Equity					
Equity capital at quarter end	\$20	\$11	-45.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	5.2%	3.2%	--		
Tier 1 risk based capital ratio	7.5%	5.2%	--		
Total risk based capital ratio	8.8%	6.5%	--		
Return on equity <sup>1</sup>	-138.6%	-49.7%	--		
Return on assets <sup>1</sup>	-8.9%	-1.8%	--		
Net interest margin <sup>1</sup>	3.1%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	34.0%	38.4%	--		
Loss provision to net charge-offs (qtr)	123.5%	42.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	5.0%	3.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	22.9%	34.4%	3.5%	3.9%	--
Closed-end 1-4 family residential	9.0%	8.3%	1.4%	0.2%	--
Home equity	2.0%	4.5%	1.3%	1.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	10.0%	6.0%	0.8%	1.6%	--
Commercial & Industrial	6.4%	6.3%	1.2%	0.3%	--
Commercial real estate	13.3%	7.4%	0.6%	0.7%	--
Total loans	11.7%	10.1%	1.3%	1.0%	--